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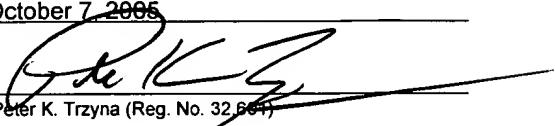
PATENT

Paper No.

File: Peregrin-P1-00

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Signed:


Peter K. Trzyna (Reg. No. 32,684)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	William John Delinsky, Timothy James Fish, Michael D. Morency, David Gary Walker
Serial No.	:	09/692,697
Filed	:	October 19, 2000
For	:	A REFFERRER-CONTROLLED SYSTEM FOR TRANSFERRING AN INBOND COMMUNICATION TO ONE OF A PLURALITY OF FINANCIAL ASSISTANCE PROVIDERS
Group Art Unit	:	3624
Examiner	:	Hamilton, Lalita M.

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR :

In response to the Advisory Action Before the Filing of an Appeal Brief mailed 28 June 2005 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.

I. **AMENDMENT**

A. In the Title

Please amend the Title of Invention as follows:

A REFFERRER-CONTROLLED SYSTEM FOR TRANSFERRING AN INBOND
COMMUNICATION TO ONE OF A PLURALITY OF CREDIT-COUNSELING AGENCIES
FINANCIAL ASSISTANCE PROVIDERS